Certificate Number: 00301-PAM-DE-033753692

Bankruptcy Case Number: 17-01670



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on November 26, 2019, at 1:35 o'clock PM EST, PAUL V HARTER completed a course on personal financial management given by internet by InCharge Debt Solutions, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: November 26, 2019 By: /s/Sonia Cortez

Name: Sonia Cortez

Title: Certified Bankruptcy Counselor